1		**CLAIMS**
2	1.	A modular business transactions platform comprising:
3		a first entity and a second entity in communication with a payment processing
4	system;	
5		said payment processing system comprising
6		a database including global information relating to said entities, and
7		an application server for storing at least one modular business object
8		containing specified instructions to govern financial transactions between said
9		entities based on said global information,
10		wherein said application server permits replacement of said business
11		object with another modular business object containing other specified
12		instructions using the same said global information.
13	2.	A modular business transactions platform comprising:
14		a first entity and a second entity in communication with a payment processing
15	system;	
16		said payment processing system comprising
17		a database including global information relating to said entities, and
18		an application server for storing at least one modular business object
19		containing specified instructions to modify said global information,
20		wherein said application server permits replacement of said business object with
21		another modular business object containing other specified instructions for modifying the
22		same said global information.

1   3.   A modular business transactions platform as claimed in claim 1, wherein said

2   payment processing system is operable to receive financial data from said second entity

3   and store said financial data on said database.

4   4.   A modular business transactions platform as claimed in claim 1, wherein said

5   payment processing system is further operable to permit at least one said entity to select

6   one said business object for execution and to execute said business object.

7   5.   A modular business transactions platform as claimed in claim 1, further

8   comprising a business service provider system in communication with said payment

9   processing system;

10   said business service provider system configured to provide business processing

11   services to said entities via said payment processing system.

12   6.   A modular business transactions platform as claimed in claim 1, wherein said

13   payment processing system is operable to send an e-mail message to said first entity to

14   alert said first entity of updated invoice data received from said second entity.

15   7.   A modular business transactions platform as claimed in claim 1, wherein said

16   payment processing system further comprises at least one web server, said web server

17   operable to provide at least one said entity access to said at least one business object.

18   8.   A modular business transactions platform as claimed in claim 1, further

19   comprising a database interface configured to receive messages from said selected

20   business object in an extensible markup language format.

21   9.   A modular business transactions platform as claimed in claim 8, wherein said

22   database interface is further configured to structure and generate calls to said database for

1 execution in standard query language format, based on said extensible markup language

2 formatted messages received from said selected business object.

3 10.   A modular business transactions platform as claimed in claim 9, wherein said

4 database interface is further configured to receive from said database responses to said

5 standard query language formatted calls.

6 11.   A modular business transactions platform as claimed in claim 10, wherein said

7 database interface is further configured to structure and generate messages to said

8 selected business object in an extensible markup language format, based on said database

9 responses.

10 12.   A modular business transactions platform as claimed in claim 1, wherein said

11 payment processing system is further operable to translate said financial data received

12 from said second entity prior to storage on said database.

13 13.   A modular business transactions platform as claimed in claim 1, wherein said

14 business object is selected from the group consisting of: an object for reviewing said

15 financial data, an object for making adjustments to said financial data, and an object for

16 performing financial transactions based on said financial data.

17 14.   A modular business transactions platform as claimed in claim 1, wherein said

18 payment processing system is capable of connection to a network, and wherein said first

19 and second entities comprise hardware and software for connecting to said payment

20 processing system via said network.

21 15.   A modular business transactions platform as claimed in claim 5, wherein said

22 business service provider system comprises hardware and software for connecting to said

23 payment processing system via a network.

1   16.   A modular business transactions platform as claimed in claim 14, wherein said

2   network is selected from the group consisting of: local area network, wide area network,

3   internet, intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based

4   network of e-mail transmitters and receivers, a modem-based telephonic network, and an

5   interactive telephonic network accessible to users by telephone.

6   17.   A modular business transactions platform as claimed in claim 16, wherein said

7   payment processing system is further operable to perform an action via said network

8   selected from the group consisting of: transmitting to said first entity said financial data,

9   adjudicating said financial data, allowing said first entity to pay said second entity, and

10   one or more of the foregoing actions in combination.

11   18.   A modular business transactions platform as claimed in claim 15, wherein said

12   network is selected from the group consisting of: local area network, wide area network,

13   internet, intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based

14   network of e-mail transmitters and receivers, a modem-based telephonic network, and an

15   interactive telephonic network accessible to users by telephone.

16   19.   A modular business transactions platform as claimed in claim 14, wherein said

17   payment processing system further comprises computer-readable memory adapted for

18   receiving and storing data and commands from said entities via said network.

19   20.   A modular business transactions platform as claimed in claim 1, wherein said

20   payment processing system further comprises a security mechanism for restricting

21   unauthorized access.

1   21.   A modular business transactions platform as claimed in claim 20, wherein said

2   security mechanism is selected from the group consisting of: a digital signature, a PIN

3   number, a password, a master key, and one or more of the foregoing in combination.

4   22.   A modular business transactions platform as claimed in claim 1, further

5   comprising at least one firewall.

6   23.   A modular business transactions platform as claimed in claim 1, further

7   comprising a backup mechanism adapted to store a mirror copy of said data stored on

8   said database and permitting access to said mirror copy of said data in the event said

9   original data is corrupt or unavailable.

10   24.   A modular business transactions platform as claimed in claim 7, wherein said

11   second entity is adapted to access said payment processing system via a web browser.

12   25.   A modular business transactions platform as claimed in claim 7, wherein said first

13   entity is adapted to access said payment processing system via a web browser.

14   26.   A modular business transactions platform as claimed in claim 5, wherein said

15   business service provider system is adapted to access said payment processing system via

16   a web browser.

17   27.   A modular business transactions platform as claimed in claim 1, wherein said

18   financial data comprises non-invoice data.

19   28.   A modular business transactions platform as claimed in claim 1, further

20   comprising access control comprising a list of users, and a user identification and

21   password for each user.

1   29.   A modular business transactions platform as claimed in claim 28, wherein said

2   access control is operable to govern whether a user is permitted to access each said

3   business object.

4   30.   A modular business transactions platform as claimed in claim 1, further

5   comprising a business function selection object, said object residing on said application

6   server.

7   31.   A modular business transactions platform as claimed in claim 1, further

8   comprising a financial data loader adapted to perform said receipt of said financial data

9   and said storage of said financial data on said database.

10   32.   A modular business transactions platform as claimed in claim 1, wherein said

11   second entity is adapted to access said payment processing system via a non-browser

12   XML-enabled application.

13   33.   A modular business transactions platform as claimed in claim 1, wherein said first

14   entity is adapted to access said payment processing system via a non-browser XML-

15   enabled application.

16   34.   A modular business transactions platform as claimed in claim 5, wherein said

17   business service provider system is adapted to access said payment processing system via

18   a non-browser XML-enabled application.

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